

Fill in this information to identify the case:

Debtor 1 CARLA M MASSIE
Debtor 2United States Bankruptcy Court for the: Western District of Missouri, Kansas City Division District of MO
(State)

Case Number 1741165

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor:**Court claim no. (if known):** 81900 Capital Trust III, BY U.S. BANK TRUST NATIONAL ASSOCIATION, NOT
IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS CERTIFICATE TRUSTEE**Date of payment change:**

03/01/2019

Must be at least 21 days after date of
this notice**Last four digits** of any number you use to identify the
debtor's account:

6433

New total payment:

\$1,126.51

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No☒ YesAttach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the
basis for the change. If a statement is not attached, explain why: _____**Current escrow payment:**

\$418.94

New escrow payment:

\$418.61

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ YesAttach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not
attached, explain why: _____**Current interest rate:****New interest rate:****Current principal and interest payment:****New principal and interest payment:****Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ YesAttach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification
agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment:**New mortgage payment:**

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor
- ☒ I am the creditor’s authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Justin Alexander Date 02/08/2019

Signature

Print Justin Alexander Title Bankruptcy Case Manager

Company NewRez LLC DBA Shellpoint Mortgage Serv

Address PO Box 10826

Greenville SC 29603-0826

Contact phone (800) 365-7107 Email mtgbk@shellpointmtg.com

NewRez LLC DBA Shellpoint Mortgage Serv
PO Box 10826

Phone Number: (800) 365-7107
Fax: (866) 467-1137

Greenville, SC 29603-0826

Email: mtgbk@shellpointmtg.com

RE: Debtor 1 CARLA M MASSIE
Debtor 2

Case No: 1741165

PROOF OF SERVICE

I certify that a copy of the foregoing documents were served upon the following persons electronically or by mail via the U.S. Postal Service, postage prepaid or by personal delivery, at their scheduled addresses on this day, 2/8/2019.

Western District of Missouri, Kansas City Division
400 East 9th St., Rm1510
Kansas City, MO 64106

Richard Fink
2345 Grand Blvd
Suite 1200
Kansas City, MO 64108-2663

Tracy L Robinson
818 Grand Blvd Ste 505
Kansas City, MO 64106

CARLA M MASSIE

936 NE BRISTOL DR
LEES SMT MO 64086

/s/ Justin Alexander



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 Shellpoint Mortgage Servicing
 55 Beattie Plaza
 Suite 110
 Greenville, SC 29601
 For Inquiries: (800) 365-7107

CARLA M MASSIE
 936 NE BRISTOL DR
 LEES SMT MO 64086

Analysis Date: January 18, 2019
 Loan:
 Property Address:
 936 NE BRISTOL
 LEES SUMMIT, MO 64086

Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual	Effective Mar 01, 2019	Prior Esc Pmt	February 01, 2019	Escrow Balance Calculation	
P & I Pmt:	\$707.90	\$707.90			P & I Pmt:	\$707.90	Due Date:	Feb 01, 2019
Escrow Pmt:	\$418.94	\$418.61			Escrow Pmt:	\$418.94	Escrow Balance:	\$0.00
Other Funds Pmt:	\$0.00	\$0.00			Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow:	\$418.94
Asst. Pmt (-):	\$0.00	\$0.00			Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-):	\$0.00
Reserve Acct Pmt:	\$0.00	\$0.00			Resrv Acct Pmt:	\$0.00		
Total Payment:	\$1,126.84	\$1,126.51			Total Payment:	\$1,126.84	Anticipated Escrow Balance:	\$418.94

Shortage/Overage Information		Effective Mar 01, 2019
Upcoming Total Annual Bills		\$4,787.90
Required Cushion		\$797.98
Required Starting Balance		\$1,595.98
Escrow Shortage		(\$1,177.04)
Surplus		\$0.00

Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of \$797.98. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below \$797.98 or 1/6 of the anticipated payment from the account.							
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This is a statement of actual activity in your escrow account from July 2018 to Feb 2019. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	\$2,800.09	(\$118.29)
Jul 2018	\$350.02	\$347.04	\$1,819.00	\$2,346.00	* Hazard	\$1,331.11	(\$2,117.25)
Aug 2018	\$350.02	\$347.04			*	\$1,681.13	(\$1,770.21)
Sep 2018	\$350.02	\$347.04			*	\$2,031.15	(\$1,423.17)
Oct 2018	\$350.02	\$347.04			*	\$2,381.17	(\$1,076.13)
Nov 2018	\$350.02	\$350.01			*	\$2,731.19	(\$726.12)
Nov 2018				\$2,441.90	* County Tax	\$2,731.19	(\$3,168.02)
Dec 2018	\$350.02	\$350.01	\$2,381.18		* County Tax	\$700.03	(\$2,818.01)
Jan 2019	\$350.02				*	\$1,050.05	(\$2,818.01)
Jan 2019		\$2,818.01			* Escrow Only Payment	\$1,050.05	\$0.00
Feb 2019	\$350.02				*	\$1,400.07	\$0.00
					Anticipated Transactions	\$1,400.07	\$0.00
Feb 2019		\$418.94 ^P					\$418.94
	\$2,800.16	\$5,325.13	\$4,200.18	\$4,787.90			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

January 18, 2019

Loan:

Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	\$418.94	\$1,595.98
Mar 2019	\$398.99			\$817.93	\$1,994.97
Apr 2019	\$398.99			\$1,216.92	\$2,393.96
May 2019	\$398.99			\$1,615.91	\$2,792.95
Jun 2019	\$398.99			\$2,014.90	\$3,191.94
Jul 2019	\$398.99	\$2,346.00	Hazard	\$67.89	\$1,244.93
Aug 2019	\$398.99			\$466.88	\$1,643.92
Sep 2019	\$398.99			\$865.87	\$2,042.91
Oct 2019	\$398.99			\$1,264.86	\$2,441.90
Nov 2019	\$398.99			\$1,663.85	\$2,840.89
Dec 2019	\$398.99	\$2,441.90	County Tax	(\$379.06)	\$797.98
Jan 2020	\$398.99			\$19.93	\$1,196.97
Feb 2020	\$398.99			\$418.92	\$1,595.96
	\$4,787.88	\$4,787.90			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is \$418.94 . Your starting balance (escrow balance required) according to this analysis should be \$1,595.98. This means you have a shortage of \$1,177.04.

This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 60 months.

We anticipate the total of your coming year bills to be \$4,787.90. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment	\$398.99
Surplus Reduction:	\$0.00
Shortage Installment:	\$19.62
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$418.61

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.